

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re:

(1) Melody Brigita Carr  
xxx-xx-3131  
(2)

Case No.

Chapter 13

Debtor(s)

CHAPTER 13 PLAN

ADDRESS: (1) 1019 Marechalneil  
Memphis TN 38114 (2)

PLAN PAYMENT:

DEBTOR (1) shall pay \$182.00 (X) weekly, ( ) every two weeks, ( ) semi-monthly, or ( ) monthly, by:

(X) PAYROLL DEDUCTION from: SMX, LLC OR ( ) DIRECT PAY.  
860 W. Evergreen Avenue  
Chicago, IL 60642

DEBTOR (2) shall pay \$ ( ) weekly, ( ) every two weeks, ( ) semi-monthly, or ( ) monthly, by:

( ) PAYROLL DEDUCTION from: OR ( ) DIRECT PAY.

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ( ) YES (X) NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON VALUATION  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] (X) YES ( ) NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12] ( ) YES (X) NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ( ) Included in Plan; OR (X) Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT: Paid by: ( ) Debtor(s) directly, ( ) Wage Assignment, OR ( ) Trustee to:

Monthly  
Plan Payment  
\$  
\$  
\$  
\$

; ongoing payment begins  
Approximate arrearage: Interest %  
; ongoing payment begins  
Approximate arrearage: Interest %

5. PRIORITY CLAIMS:

Value of  
Claim  
\$1,696.50

Internal Revenue Service

Monthly  
Plan Payment  
\$29.00  
\$

6. HOME MORTGAGE CLAIMS: ( ) Paid directly by Debtor(s); OR ( ) Paid by Trustee to:

Monthly  
Plan Payment  
\$  
\$  
\$  
\$

; ongoing payment begins  
Approximate arrearage: Interest %  
; ongoing payment begins  
Approximate arrearage: Interest %

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]

Value of  
Collateral  
Rate of  
Interest  
%  
%  
%

Monthly  
Plan Payment  
\$  
\$  
\$

**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain lien 11 U.S.C. § 1325 (a)]

Santander Consumer USA

Value of

Claim

\$27,408.28

Rate of

Interest

7.0 %

Monthly

Plan Payment

\$540.00

\$

\$

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:**

Collateral:

Collateral:

**10. SPECIAL CLASS UNSECURED CLAIMS:**

Value of

Claim

\$319.26

Rate of

Interest

%

Monthly

Plan Payment

\$6.00

City of Memphis Court Clerk

Progressive Leasing

Shelby County General Sessions

\$1,994.22

\$227.25

%

% \$4.00

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

( ) Not provided for

OR ( ) General unsecured creditor

( ) Not provided for

OR ( ) General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):****13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILE CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.****14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS:** \$ 24,216.22**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

( ) %, OR,

**(X) THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.****16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

Solomon Young

(X) Assumes OR ( ) Rejects.

Progressive Leasing

(X) Assumes OR ( ) Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately sixty (60) months.**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.****19. NON-STANDARD PROVISION(S):**

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/ S. Jonathan Garrett

Debtor(s)' Attorney Signature

DATE: October 22, 2019

S. Jonathan Garrett (BPR#019389) Attorney for Debtor

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